

REV 10/2004

UNITED STATES BANKRUPTCY COURT

*Northern District of New York*

In re: Barbara J. Bouchey ) Case No.: 10-12207  
 )  
Individual ) Judge: Littlefield  
 )  
Debtor(s) ) Chapter 11

MONTHLY OPERATING REPORT FOR MONTH ENDING August 31, 2010, \_\_\_\_\_.

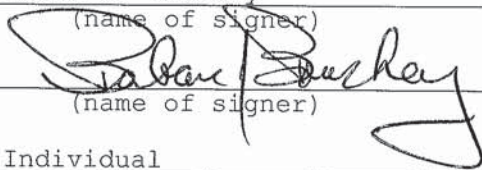
Barbara J. Bouchey, Debtor-In-Possession, submits its Monthly Operating Report for the period commencing July 31, 2010 and ending August 30, 2010 as shown by the report and exhibits consisting of 22 pages and containing the following, as indicated:

- ☒ Status of Insurance and Post petition Payments (Attachment 1)  
☒ Reconciliation of Cash and Detailed Listing of Receipts (Attachment 2)  
☒ Detailed Listing of Disbursements (Attachment 3)  
☒ Schedule of Post petition Liabilities (Attachment 4)  
☒ Summary of Accounts Receivable (Attachment 5)

I declare under penalty of perjury that this report and all attachments are true and correct to the best of my knowledge and belief.

Date: September 28, 2010

DEBTOR(S)-IN-POSSESSION

By: /S/ Barbara J. Bouchey  
(name of signer)  
/S/   
(name of signer)

Title: Individual

Address: 16 Silo Drive

Waterford, NY 12188

Telephone Number: 518-424-8333

Fax Number: 518-583-0454

Email Address: bb@barbarabouchey.com

REV 10/2004

ATTACHMENT 1

CHAPTER 11  
MONTHLY OPERATING REPORT  
STATUS OF INSURANCE AND PAYMENTS TO PROFESSIONALS

CASE NAME: Barbara J. Bouchey

CASE NUMBER: 10-12207

MONTH OF: August 31, 2010

1. Insurance: Is coverage in effect for all tangible assets? Yes Are payments current? Yes If any policy has lapsed, been replaced or renewed, state so in the schedule below. Attach a copy of the new policy's binder or cover page.

<u>Type</u>	<u>Name of Carrier</u>	<u>Coverage Amount</u>	<u>Policy #</u>	<u>Expiration Date</u>	<u>Premium Amounts</u>	<u>Date Pd. Thru</u>
Homeowners	_____					
Rental property	_____					
Liability	_____					
Vehicle	_____					
Other (specify):	_____					
	_____					

2. Postpetition Payments: List any postpetition payments to professionals and payments on prepetition debts in the schedule below (attach separate sheet if necessary).

<u>Payments To/On</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Order Date</u>
-----------------------	---------------	-------------	----------------	-------------------

Professionals (attorneys, accountants, etc.):

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Prepetition debts:

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

REV 10/2004

ATTACHMENT 2

CHAPTER 11  
MONTHLY OPERATING REPORT  
RECONCILIATION OF CASH AND DETAILED LISTING OF RECEIPTS

CASE NAME: Barbara J. Bouchey

CASE NUMBER: 10-12207

MONTH OF: August 31, 2010

BANK NAME: Keybank ACCOUNT #: 325900027997

Beginning cash balance (as of filing date for first report, or ending balance from previous report) 261.93

Add: All receipts for month (must agree to total of listing provided below) 9,361.32

Deduct: All disbursements for month (must agree to total shown on Attachment 3) 8,227.10

Ending cash balance 1,395.15

Detail of Receipts:

<u>Date</u>	<u>Received From</u>	<u>Explanation</u>	<u>Amount</u>
<u>SEE ATTACHED QUICKBOOKS REGISTER</u>			
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
Total Receipts			<u>9,361.32</u>

2:09 PM  
09/28/10

**Barbara J. Bouchey**  
**Deposit Detail**  
July 31 through August 31, 2010

Type	Date	Name	Account	Amount
Deposit	8/2/2010	KeyBank	1000 · KeyBank 7997 BB	411.06
TOTAL			1010 · Overdraft	-411.06
				-411.06
Deposit	8/3/2010	KeyBank	1000 · KeyBank 7997 BB	379.70
TOTAL			1010 · Overdraft	-379.70
				-379.70
Deposit	8/5/2010	Bouchey & Associates	1000 · KeyBank 7997 BB	1,500.00
TOTAL			4015.05 · Bouchey & Assoc - 1099	-1,500.00
				-1,500.00
Deposit	8/13/2010	Paychex	1000 · KeyBank 7997 BB	3,666.30
TOTAL			4000 · BJBAM - Barbara Payroll	-3,666.30
				-3,666.30
Deposit	8/17/2010	Barbara Bouchey Asset Management	1000 · KeyBank 7997 BB	926.48
TOTAL			7040 · Reimbursement Income	-926.48
				-926.48
Deposit	8/18/2010	Barbara Bouchey Asset Management	1000 · KeyBank 7997 BB	2,477.16
TOTAL			7040 · Reimbursement Income	-2,477.16
				-2,477.16

ATTACHMENT 3

## MONTH OF: August 31, 2010

SEE ATTACHED QUICKBOOKS REGISTER

[illegible]

8,227.10\_\_\_\_\_

2:06 PM  
09/28/10  
Accrual Basis

**Barbara J. Bouchey**  
**Expenses by Vendor Detail**  
**July 31 through August 31, 2010**

Type	Date	Num	Memo	Account	Clr	Amount
<b>B&amp;B Plumbing</b>						
Check	8/17/2010	2719	VOID:	6300 · Repairs & Maint	X	0.00
Total B&B Plumbing						0.00
<b>Barnes &amp; Noble</b>						
Check	8/19/2010		books	8100.70 · Personal Expense-Miscellane...		21.59
Total Barnes & Noble						21.59
<b>billies chowder</b>						
Check	8/31/2010		meals & ent	8020.70 · Meals & Entertainment		128.66
Total billies chowder						128.66
<b>Amtrak</b>						
Check	8/9/2010		office expense	8020.35 · Transportation		106.00
Check	8/10/2010		office expense	8020.35 · Transportation		37.00
Check	8/12/2010		office expense	8020.35 · Transportation		74.00
Total Amtrak						217.00
<b>ATM Withdrawal</b>						
Check	8/2/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		402.50
Check	8/9/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		203.00
Check	8/9/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		143.00
Check	8/9/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		101.95
Check	8/9/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		83.00
Check	8/11/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		202.00
Check	8/11/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		202.00
Check	8/17/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		400.00
Check	8/25/2010		ATM KEY 1703 ROUTE 9 C...	8100.75 · Miscellaneous-Cash Withdraw...		202.00
Total ATM Withdrawal						1,939.45
<b>Barbara Bouchey Asset Management</b>						
Deposit	8/17/2010		reimb bus.exp. from BJBAM	7040 · Reimbursement Income		-926.48
Deposit	8/18/2010		reimb bus.exp. from BJBAM	7040 · Reimbursement Income		-2,477.16
Total Barbara Bouchey Asset Management						-3,403.64
<b>Bouchey &amp; Associates</b>						
Deposit	8/5/2010		1099 Income Bouchey & As...	4015.05 · Bouchey & Assoc - 1099		-1,500.00
Total Bouchey & Associates						-1,500.00
<b>Center for Security</b>						
Check	8/27/2010		office expense	8020.30 · Office expenses		10.00
Total Center for Security						10.00
<b>Cingular Way Alphetra</b>						
Check	8/16/2010		office expense	8020.30 · Office expenses		192.38
Total Cingular Way Alphetra						192.38
<b>CNY Healing</b>						



2:06 PM  
09/28/10  
Accrual Basis

**Barbara J. Bouchey**  
**Expenses by Vendor Detail**  
**July 31 through August 31, 2010**

Type	Date	Num	Memo	Account	Clr	Amount
Check	8/3/2010		health fitness	8010.20 · Health/Medical		420.00
Total CNY Healing						420.00
Copy Cat						
Check	8/26/2010		office expense	8020.30 · Office expenses		3.79
Total Copy Cat						3.79
Donna Bird						
Check	8/13/2010	1124	therapy	8010.20 · Health/Medical		305.00
Total Donna Bird						305.00
Dr. Steven Messing						
Check	8/17/2010	2734	medical	8010.20 · Health/Medical		125.00
Total Dr. Steven Messing						125.00
Dr. Stephen Dautel						
Check	8/17/2010	2733	medical	8010.20 · Health/Medical		125.00
Total Dr. Stephen Dautel						125.00
equinox						
Check	8/9/2010		health fitness	8100.20 · Clothing		111.00
Total equinox						111.00
Exit 9 Wine & Liquor						
Check	8/30/2010		groceries	8100.45 · Groceries		69.43
Total Exit 9 Wine & Liquor						69.43
fandango theater						
Check	8/16/2010		movies	8020.70 · Meals & Entertainment		11.75
Total fandango theater						11.75
Fresh Market Grocery						
Check	8/27/2010		groceries	8100.45 · Groceries		93.79
Total Fresh Market Grocery						93.79
Getty						
Check	8/19/2010		gas	8020.10 · Auto Expense		59.18
Check	8/30/2010		gas	8020.10 · Auto Expense		50.00
Total Getty						109.18
Gulf						
Check	8/30/2010		gas	8020.10 · Auto Expense		27.49
Total Gulf						27.49
HALEMOON CLEANERS						
Check	8/25/2010		dry cleaners	8100.30 · Dry Cleaners		13.00
Total HALEMOON CLEANERS						13.00

2:06 PM  
09/28/10  
Accrual Basis

**Barbara J. Bouchey**  
**Expenses by Vendor Detail**  
July 31 through August 31, 2010

Type	Date	Num	Memo	Account	Cir	Amount
<b>KeyBank</b>						
Check	8/3/2010		bank charge	6120 · Bank Charge		34.00
Check	8/3/2010		bank charge	6120 · Bank Charge		34.00
Check	8/4/2010		bank charge	6120 · Bank Charge		38.50
Check	8/4/2010		bank charge	6120 · Bank Charge		38.50
Check	8/12/2010		bank charge	6120 · Bank Charge		38.50
<b>Total KeyBank</b>						183.50
<b>Knox Woods Homeowner's Assoc.</b>						
Check	8/17/2010	2730	HOA dues-6 Washington La...	6160.10 · Homeowner Assn. Dues		90.00
<b>Total Knox Woods Homeowner's Assoc.</b>						90.00
<b>marion restuar</b>						
Check	8/5/2010		Meals & Ent	8020.70 · Meals & Entertainment		63.50
<b>Total marion restuar</b>						63.50
<b>merrill clinic chiropractor</b>						
Check	8/31/2010		medical	8010.20 · Health/Medical		195.00
<b>Total merrill clinic chiropractor</b>						195.00
<b>Mooflieds Green Grocer</b>						
Check	8/26/2010		groceries	8100.45 · Groceries		22.35
<b>Total Mooflieds Green Grocer</b>						22.35
<b>NYC Department of Finance</b>						
Check	8/17/2010	2732	Parking Ticket	8020.90 · Vehicle Expenses		65.00
<b>Total NYC Department of Finance</b>						65.00
<b>Overlimit fee</b>						
Check	8/3/2010		bank charge	6120 · Bank Charge		34.00
Check	8/3/2010		bank charge	6120 · Bank Charge		34.00
Check	8/4/2010		bank charge	6120 · Bank Charge		77.00
Check	8/12/2010		bank charge	6120 · Bank Charge		38.50
<b>Total Overlimit fee</b>						183.50
<b>Pacer Court Docs</b>						
Check	8/2/2010		bankruptcy fee	8020.95 · Legal		25.00
<b>Total Pacer Court Docs</b>						25.00
<b>Panchos Mexican Restaurant</b>						
Check	8/30/2010		groceries	8100.45 · Groceries		13.36
<b>Total Panchos Mexican Restaurant</b>						13.36
<b>Parking Violations Bureau</b>						
Check	8/1/2010	2735	Parking Ticket	8020.90 · Vehicle Expenses		40.00
<b>Total Parking Violations Bureau</b>						40.00
<b>Paychex</b>						



2:06 PM  
09/28/10  
Accrual Basis

**Barbara J. Bouchey**  
**Expenses by Vendor Detail**  
**July 31 through August 31, 2010**

Type	Date	Num	Memo	Account	Cir	Amount
Deposit	8/13/2010		Barbara Paycheck from B.J...	4000 · BJBAM - Barbara Payroll		-3,666.30
Total Paychex						-3,666.30
<b>Petuskes Produce</b>						
Check	8/16/2010		groceries	8100.45 · Groceries		8.25
Total Petuskes Produce						8.25
<b>PJ Changs</b>						
Check	8/16/2010		meals & ent	8020.70 · Meals & Entertainment		28.38
Total PJ Changs						28.38
<b>Price Chopper</b>						
Check	8/2/2010		groceries	8100.45 · Groceries		49.71
Check	8/16/2010		groceries	8100.45 · Groceries		188.67
Check	8/23/2010		groceries	8100.45 · Groceries		74.94
Total Price Chopper						313.32
<b>Red Robin</b>						
Check	8/23/2010		office expense	8020.70 · Meals & Entertainment		44.56
Total Red Robin						44.56
<b>Rensselaer Pet &amp; Bir</b>						
Check	8/16/2010		pet food	8100.75 · Miscellaneous-Cash Withdraw...		74.67
Total Rensselaer Pet & Bir						74.67
<b>Ruby Tuesday</b>						
Check	8/30/2010		meals & ent	8020.70 · Meals & Entertainment		27.46
Total Ruby Tuesday						27.46
<b>Salk Ave - Financial Profiles Softw</b>						
Check	8/17/2010		office expense	8020.30 · Office expenses		509.15
Total Salk Ave - Financial Profiles Softw						509.15
<b>saratoga sundress</b>						
Check	8/30/2010		clothing	8100.20 · Clothing		57.68
Total saratoga sundress						57.68
<b>Spectrum Theatre</b>						
Check	8/16/2010		movies	8100.70 · Personal Expense -Miscellane...		18.00
Total Spectrum Theatre						18.00
<b>STEWARTS</b>						
Check	8/3/2010		gas	8020.90 · Vehicle Expenses		21.41
Check	8/16/2010		gas	8020.90 · Vehicle Expenses		35.36
Check	8/25/2010		gas	8100.45 · Groceries		20.01
Check	8/27/2010		gas	8100.45 · Groceries		25.00
Total STEWARTS						101.78

2:06 PM  
09/28/10  
Accrual Basis

**Barbara J. Bouchey**  
**Expenses by Vendor Detail**  
July 31 through August 31, 2010

Type	Date	Num	Memo	Account	Clr	Amount
Target						
Check	8/27/2010		beauty & hair	8100.10 · Beauty and Hair		27.47
Total Target						27.47
Time Warner Cable-16 Silo						
Check	8/13/2010		cable	6390.10 · Cable		107.14
Check	8/13/2010		cable	6390.10 · Cable		107.14
Total Time Warner Cable-16 Silo						214.28
Valerie Hair Studio						
Check	8/26/2010		beauty & hair	8100.10 · Beauty and Hair		219.00
Total Valerie Hair Studio						219.00
Walmart						
Check	8/2/2010		Groceries	8100.45 · Groceries		194.78
Total Walmart						194.78
wells super gas						
Check	8/30/2010		gas	8020.10 · Auto Expense		36.70
Total wells super gas						36.70
will nails						
Check	8/30/2010		beauty & hair	8100.10 · Beauty and Hair		35.00
Total will nails						35.00
Wine & Bar Bistro albany						
Check	8/16/2010		meals & ent	8020.70 · Meals & Entertainment		36.78
Total Wine & Bar Bistro albany						36.78
Yoga with Amber						
Check	8/17/2010	2731	health fitness	8010.20 · Health/Medical		120.00
Total Yoga with Amber						120.00
TOTAL						-1,697.96

CASE NAME: Barbara J. Bouchey

CASE NUMBER: 10-12207

SUMMARY OF ACCOUNTS RECEIVABLE

ATTACHMENT 4

REV 10/2004

MONTH ENDED: August 31, 2010

TOTAL      0-30 DAYS      31-60 DAYS      61-90 DAYS      OVER 90 DAYS

DATE OF FILING: \_\_\_\_\_

Allowance for doubtful accounts

MONTH: \_\_\_\_\_

Allowance for doubtful accounts

MONTH: \_\_\_\_\_

Allowance for doubtful accounts

MONTH: \_\_\_\_\_

Allowance for doubtful accounts

MONTH: \_\_\_\_\_

Allowance for doubtful accounts

MONTH: \_\_\_\_\_

Allowance for doubtful accounts

MONTH: \_\_\_\_\_

Allowance for doubtful accounts

SCHEDULE OF POST PETITION LIABILITIES

CASE NAME: Barbara J. Bouchey

ATTACHMENT 5

CASE NUMBER: 10-12207

MONTH ENDED: August 31, 2010

REV 10/2004

	DATE INCURRED	DATE DUE	TOTAL DUE	0-30 DAYS	31-60 DAYS	61-90 DAYS	OVER 90 DAYS
TAXES PAYABLE							
Federal Income Tax							
FICA							
Unemployment Tax							
Sales Tax							
Personal Property Tax							
TOTAL TAXES PAYABLE							
POSTPETITION SECURED DEBT							
POSTPETITION UNSECURED DEBT							
ACCRUED INTEREST PAYABLE							
TRADE ACCOUNTS PAYABLE & OTHER: (list separately) *							
TOTALS							

\* Attach separate page if necessary.





P.O. Box 93885  
Cleveland, OH 44101-5885

**Key Private Bank**  
**Statement**  
August 31, 2010

00 K 559 0 EM  
BARBARA J BOUCHEY  
16 SILO DR  
WATERFORD NY 12188-1248

## Consolidated Account Snapshot

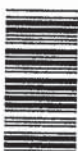
	Value on 7/31	Value on 8/31	Change in value
Checking & Savings	\$260.93	\$1,395.15	\$1,134.22
Investments & Trust	0.00	0.00	0.00
Retirement	0.00	0.00	0.00
<b>Total Assets</b>	<b>\$260.93</b>	<b>\$1,395.15</b>	<b>\$1,134.22</b>
<b>Total Loans &amp; Credit Balance</b>	<b>\$29,209.24</b>	<b>\$29,761.76</b>	<b>\$552.52</b>

*See Summary of Accounts on page 2 for more information.*

## How To Contact Us

**CALL TOLL FREE**  
Key Private Bank  
1-877-634-2968

**VIEW YOUR ACCOUNT ONLINE**  
[www.key.com](http://www.key.com)





# Summary of Accounts

**Key Private Bank**  
**Statement**  
August 1 - August 31, 2010

## Asset Accounts

Checking and Savings	Account number	Last statement value	Total Account Value on 8/31	Income this period	Income year-to-date	Details on page
Sweep Checking Account	325900027997	\$260.93	\$1,395.15	\$0.62	\$7.33	4
<b>TOTAL ASSETS</b>		<b>\$260.93</b>	<b>\$1,395.15</b>	<b>\$0.62</b>	<b>\$7.33</b>	

## Loans and Credit

	Balance owed on prior statement	Balance owed on 8/31	Available credit	Interest paid this period*	Escrow paid this period	Interest paid year-to-date	Details on page
Cash Reserve Credit	\$29,209.24	\$29,761.76	\$238.24	\$0.00		\$988.76	9

## Current News

### Important information regarding your Account.

Based on a recent FDIC regulation, banks are now required to provide a disclosure to certain sweep customers of the status of their funds invested in the sweep investment in the event of a bank failure. Please be aware that the funds in your account that are swept to and invested in a money market mutual fund are not deposits, and to the extent the funds reside in the money market mutual fund, you will receive payment for the value of your assets in the money market mutual fund in the event of a bank failure. In addition, to the extent the funds are swept to and reside in a deposit account, the funds are deposits and insured up to the maximum applicable insurance limit.

**Please read and retain this information with all of your Account Agreements and Disclosures.**

# Summary of Accounts

**Key Private Bank  
Statement**

August 1 - August 31, 2010

## Current News *(continued)*

### Important Notice of Change to your Funds Availability Policy

As a result of the Federal Reserve Banks' reduction in the number of locations at which they process checks, effective February 26, 2010, the KeyBank National Association Funds Availability Policy was revised. As of that date, the Reserve Banks transferred the check-processing operations of the head office of the Federal Reserve Bank of Atlanta to the head office of the Federal Reserve Bank of Cleveland. Now there is only a single check-processing region and there are no longer any checks that are nonlocal. Because there are no longer any nonlocal checks, the introductory paragraph and sections 5 and 8 of the Funds Availability Policy you received at the time you opened your Account(s) are amended to remove any references to nonlocal checks. In addition, the routing number chart found in Section 5 was removed as it is no longer applicable.

**Please retain this important information for your records.** A complete copy of the revised Funds Availability Policy is available at any KeyBank branch.

**Enhance your Mobile Banking experience** with Text Messaging. It's a fast and convenient way to stay in charge of your money. Send a text and your account balance or transaction history is sent to your phone. It's that simple. Visit [key.com/mobile](http://key.com/mobile) or call 866-798-4109 for details.





# Sweep Checking Account

**Key Private Bank**  
**Statement**  
BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

## Account Summary

<b>Account No.</b> 325900027997	<b>Balance on 7/31</b>	<b>\$260.93</b>
<b>Account offered by</b> KEYBANK NATIONAL ASSOCIATION	<b>Deposits and other additions</b>	9,361.32 ✓
<b>Account held by</b> BARBARA J BOUCHEY	<b>Checks paid</b>	2,075.12
	<b>Debit card/ATM withdrawals</b>	5,421.24
	<b>Other withdrawals</b>	730.74
	<b>Balance on 8/31</b>	<b>\$1,395.15</b>
	<b>Number of days this period</b>	31

Please see the end of this statement for important legal information about this account.

## How To Contact Us

**Please send inquiries to:**  
P.O. Box 93885  
Cleveland, OH 44101-5885, or  
**Call Key Private Bank at:**  
1-877-634-2968

## Account Update

Your account 325900027997 had a check returned for non-sufficient funds this period. Enjoy the peace of mind that overdraft protection offers by calling Key Private Bank at 1-877-634-2968 for more information on all of Key Bank's overdraft protection services.

## Sweep Investments Summary

FDIC Insured Deposits	Market value on 7/31	Market value on 8/31	Interest this period	Interest this year	Allocation sweeps in (%)	Annual % yield earned
Sweep Checking Account	\$0.00	\$0.00	\$0.00	\$0.00	0	0.00
Investment Account (FDIC)	260.93	1,395.15	0.62	7.33	100	0.35
Total FDIC Insured deposits	\$260.93	\$1,395.15	\$0.62	\$7.33		
Total Account	\$260.93	\$1,395.15	\$0.62	\$7.33	100%	





**Key Private Bank**  
**Statement**  
BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

## Activity Detail

Deposits and Other Additions		Description		Amount
Date				
8/2		AUTOMATIC ADVANCE FROM CASH RESERVE		\$411.06
8/3		AUTOMATIC ADVANCE FROM CASH RESERVE		379.70
8/5		INTERNAL WIRE DP BOUCHEY AND ASSO 5652		1,500.00
8/13		DIRECT DEPOSIT, BARBARA J BOUCHEPAYROLL		3,666.30
8/17		DEPOSIT BRANCH 0559 NEW YORK		926.48
8/18		DEPOSIT BRANCH 0559 NEW YORK		2,477.16
8/31		INTEREST PAYMENT		0.62
Total Deposits and Other Additions				\$9,361.32

Checks Paid		Expense Category		Payee	Amount
Number	Date written	Date paid			
✓ 1124	7/26	8/13		DONNA BIRD	\$305.00
✓ 2718*	7/8	8/31		ENTERPRISE	126.40
✓ 2722*	8/1	8/10		E STUDIO	155.00
✓ 2723	7/8	8/20		NATIONAL GRID	140.30
✓ 2724	8/25	8/24		PAYEE UNKNOWN	325.00
✓ 2725	7/8	8/24		TRU GREEN	66.88
✓ 2726	7/8	8/18		CATS EYE PEST CONTROL	79.18
✓ 2727	7/8	8/20		ERIE & NIAGARA INSUR ASSN	159.00
✓ 2728	7/8	8/20		NATIONAL GRID	95.76
✓ 2729	7/8	8/19		COUNTY WASTE	57.60
✓ 2730	8/17	8/20		KNOX WOODS HOMEOWNERS ASSOC	90.00
✓ 2731	8/17	8/18		PAYEE UNKNOWN	120.00
✓ 2732	8/17	8/24		NYC DEPT OF FINANCE	65.00
✓ 2733	8/17	8/24		DR STEPHEN DAUTEL	125.00
✓ 2734	8/17	8/25		DR STEVEN MESSING	125.00
✓ 2735	8/18	8/20		PARKING VIOLATIONS BUREAU	40.00
Total Checks Paid					\$2,075.12

\* Break in check number sequence.





# Key Private Bank Statement

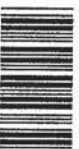
BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

## Activity Detail (continued)

Stop Payments		Date		Expires	Amount
Check number/range					
0-9999999999	6/20/10	5/28/10	11/28/10		\$333.32
0-9999999999	5/1/10	4/29/10	10/29/10		1,039.15
0-9999999999	5/1/10	4/29/10	10/29/10		1,349.46

## Debit Card/ATM Withdrawals

Date	Description	Amount
8/2	ATM NYC 34 WOLF ROAD ALBANY NY	\$402.50
8/2	POS MAC Wal-Mart Super HALEMOON NY	194.78
8/2	PACER800-676-6856HQPS 800-676-6856 TX	25.00
8/2	POS MAC PRICE CHOPPER CLIFTON PK NY	49.71
8/3	CNY HEALING ARTS - OPS ALBANY NY	420.00
8/3	STEWARTS SHOP 365 OAE WATERFORD NY	21.41
8/5	POS MAC MARION AVE MO SARATOGA NY	63.50
8/9	ATM MAC 1860 BROADWAY NEW YORK NY	203.00
8/9	ATM MAC 2411 BROADWAY NEW YORK NY	143.00
8/9	AMTRAK.COM 08008727245 DC	106.00
8/9	ATM MAC 1698 2ND AVENUE NEW YORK NY	101.95
8/9	ATM MAC 1860 BROADWAY NEW YORK NY	83.00
8/10	SHOP @ EQUINOX #103 NEW YORK NY	111.00
8/11	AMTRAK TELEPHONE SALE 08008727245 DC	37.00
8/11	ATM MAC PENN-STATION NEW YORK NY	202.00
8/12	ATM MAC 1350 BROADWAY AVE NEW YORK NY	202.00
8/16	AMTRAK.COM 08008727245 DC	74.00
8/16	PF CHANGS #9815 ALBANY NY	28.38
8/16	POS MAC 12525 CINGULAR WAY ALPHARETTA GA	192.38
8/16	POS MAC PRICE CHOPPER CLIFTON PK NY	188.67
8/16	RENSSELAER BIRD CENTER RENNELAER NY	74.67
8/16	WINE BAR & BISTRO ALBANY NY	36.78
8/16	SPECTRUM 8 THEATER OPC ALBANY NY	18.00
8/17	FANDANGO.COM FANDANGO.COM CA	11.75
8/17	ATM KEY 1703 ROUTE 9 CLIFTON PA NY	400.00
8/17	STEWARTS SHOP 385 OAE WATERFORD NY	35.36
8/19	PETUSKES PRODUCE WATERFORD NY	8.25
8/19	NAVPLANPROFILE 8886923474 CA	509.15
8/19	GETTY 58723001 MALTA NY	59.18







**Key Private Bank**  
**Statement**  
BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

# Activity Detail *(continued)*

Debit Card/ATM Withdrawals			
Date	Description	Amount	
8/19	POS MAC Barnes and Nob Albany NY	21.59	
8/23	RED ROBIN #318 HALFMOON NY	44.56	
8/23	POS MAC PRICE CHOPPER CLIFTON PK NY	74.94	
8/25	ATM MAC 125 HOOSICK ST TROY NY	202.00	
8/25	STEWART'S SHOP 385 OAE WATERFORD NY	20.01	
8/26	HALFMOON CLEANERS OAE CLIFTON PARK NY	13.00	
8/26	VALERIE HAIR STUDIO LATHAM NY	219.00	
8/26	MOOREFIELDS GREEN GHOPS CLIFTON PARK NY	22.35	
8/26	COPY CAT INC OPS CLIFTON PARK NY	3.79	
8/26	POS MAC THE FRESH MARK LATHAM NY	93.79	
8/27	POS MAC TARGET T1477 C CLIFTON PA NY	27.47	
8/27	STEWART'S SHOP 385 OAE WATERFORD NY	25.00	
8/30	CENTER FOR SECURITY CLIFTON PARK NY	10.54	
8/30	EXIT 9 WINE & LIQUOR W CLIFTON PARK NY	69.43	
8/30	SARATOGA SUNDRESS SARATOGA SPRING NY	57.68	
8/30	RUBY TUESDAY #4971 OPS CLIFTON PARK NY	27.46	
8/30	PANCHOS MEXICAN RESOPS CLIFTON PARK NY	13.36	
8/30	GETTY 58722001 LATHAM NY	50.00	
8/30	POS MAC WELLS SUPER FO WELLS ME	36.70	
8/30	WILL MALES CLIFTON PARK NY	35.00	
8/30	GULF MART 5010 LEE MA	27.49	
8/31	MERRILL CLINIC WELLS ME	195.00	
8/31	BILLY'S CHOWDER HO WELLS ME	128.66	
<b>Total Debit Card/ATM Withdrawals</b>		<b>\$5,421.24</b>	
Other Withdrawals			
Date	Description	Amount	
8/3	RETURNED ITEM CHARGE	\$34.00	
8/3	OVERDRAFT ITEM CHARGE	34.00	
8/4	SUMMARY - TIER 2 OVERDRAFT ITEM CHARGE	77.00	
8/12	TIER 2 OVERDRAFT ITEM CHARGE	38.50	
8/13	DIRECT WITHDRAWAL TIME WARNER CABLE BILL	107.15	
8/25	AUTOMATIC PAYMENT TO CASH RESERVE CREDIT	440.09	
<b>Total Other Withdrawals</b>		<b>\$730.74</b>	



**Key Private Bank**  
**Statement**  
BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

**Activity Detail** *(continued)*

Aggregate Overdraft and Returned Item Fees		Total for this Period	Total Year-to-Date
Total Overdraft Fees		\$149.50	\$149.50
Total Returned Item Fees		\$34.00	\$34.00
Sweep Activity			
Description			Amount
Total sweeps into Investment Account (FDIC)			\$7,018.13
Total sweeps out of Investment Account (FDIC)			\$5,884.53

Sweep activity reflects purchases and sales of funds made to cover activity in your Sweep Checking Account. They are shown here as a confirmation of activity. These transactions are not needed to balance your checkbook.







## Cash Reserve Credit

### Key Private Bank Statement

BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

### Summary of Account Activity

<b>*Previous Balance</b>	\$29,209.24
Payments	\$440.09
Other Credits	\$0.00
Advances and Other Debits	\$790.76
<b>Fees Charged</b>	\$0.00
Fee Adjustments	\$0.00
<b>Interest Charged</b>	\$201.85
Interest Adjustments	\$0.00
<b>*New Balance</b>	\$29,761.76
Balance used to compute interest	\$29,709.23
Credit Limit	\$30,000.00
Available Credit	\$238.24
Past Due Amount	\$0.00
Statement Closing Date	8/31/10
Days in billing cycle	31

\*Previous Balance and New Balance: A Previous Balance and/or a New Balance with a minus sign (-) before it indicates a credit balance.

### Transactions

Post Date	Effective Date	Description of Transaction or Credit	Amount
	8/25	AUTOMATIC PAYMENT TO CASH RESERVE CREDIT	-\$440.09
		<b>Total Payments</b>	-\$440.09
		<b>Other Credits</b>	
		<b>Total Other Credits</b>	\$0.00

### How To Contact Us

Questions? Call Key Private Bank at 1-800-336-4750

Please send Billing Inquiries and Disputed Balance communications to:  
KEYBANK, P.O. BOX 93885,  
CLEVELAND, OH 44101-4750

### Payment Information

<b>*New Balance</b>	\$29,761.76
Minimum Payment Due	\$448.09
Payment Due Date	9/27/10
Automatic payment of \$448.09 from Account 325900027997 will be made on 9/27/10.	

See following page for additional account details.





# Cash Reserve Credit (Con't)

**Key Private Bank  
Statement**  
BARBARA J BOUCHEY  
Account number: 325900027997  
August 1 - August 31, 2010

## Transactions (continued)

Post Date	Effective Date	Description of Transaction or Credit	Amount
<b>Advances and Other Debits</b>			
8/2	8/2	AUTOMATIC CASH RESERVE CREDIT ADVANCE	\$411.06
8/3	8/3	AUTOMATIC CASH RESERVE CREDIT ADVANCE	\$379.70
<b>Total Advances and Other Debits</b>			\$790.76
<b>FEEES</b>			
<b>Total FEEES for this Period</b>			\$0.00
<b>Fee Adjustments</b>			
<b>Total Fee Adjustments for this Period</b>			\$0.00
<b>INTEREST</b>			
8/31	8/31	INTEREST CHARGE	\$201.85
<b>Total INTEREST for this Period</b>			\$201.85
<b>Interest Adjustments</b>			
<b>Total Interest Adjustments for this Period</b>			\$0.00

## 2010 Year-to-Date Totals

Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$988.76

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	*Balance Subject to Interest rate	Interest Charge
Purchases/Cash Advances	8.00000 (v)	\$29,709.23	\$201.85
(v) = Variable Rate	*Average Daily Balance		

See following page for additional account details.